

06-13-06

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I, Peter K. Trzyna (Reg. No. 32,601), hereby certify that this paper or
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P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below:

PATENT

Paper No.

File: Graff-P2-03

Date: June 12, 2006

Signed: *[Signature]*
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	GRAFF, Richard A.
Serial No.	:	10/719,474
Filed	:	November 21, 2003
For	:	NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit	:	3621
Examiner	:	VIG, Naresh

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

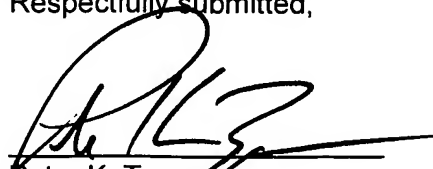
Transmitted herewith for filing in the above-identified patent application is the
following:

1. Amendment and Response; and
2. Petition for Extension of Time.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby
authorized to charge any fees associated with the above-identified patent application or credit any
overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,


Peter K. Trzypa
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Date: June 12, 2006

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